B1 Official For Serve 9-34055 Doc 1 Filed 09/15/09 Entered 09/15/09 09:03:42 Desc Main United States Bankruptcy Comment Page 1 of 38 Northern DISTRICT OF ILLINOIS Voluntary Petition Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Saunders, Mary J All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Social-Security/Complete EIN or other Tax-LD. No. (if more than Last four digits of Social-Security/Complete EIN or other Tax-I D. No. (if more one, state all): 7095 than one, state all): Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State). 7315 Winthrop Way, Unit 7 Downers Grove IL ZIP CODE 60516 ZIP CODE County of Residence or of the Principal Place of Business County of Residence or of the Principal Place of Business Dupage Mailing Address of Debtor (if different from street address) Mailing Address of Joint Debtor (if different from street address): 7315 Winthrop Way, Unit 7 Downers Grove IL ZIP CODE 60516 ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.) Nature of Business (Form of Organization) (Check one box.) (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for Individual (includes Joint Debtors) Single Asset Real Estate as defined in Chapter 9 Recognition of a Foreign See Exhibit D on page 2 of this form 11 U.S.C. § 101(51B) Chapter 11 Main Proceeding Corporation (unchades LLC and LLP) Railroad Chapter 12 Chapter 15 Petition for Parmership Stockhooker Chapter 13 Recognition of a Foreign Other (If debtor is not one of the above entities, Commodity Broker Nonmain Proceeding check this box and state type of entity below.) 8 Clearing Bank Other Nature of Debts (Check one box.) Tax-Exempt Entity (Check box, if applicable.) Debts are primurally consumer Debts are primarily debts, defined in 11 U.S.C. business debts. Debtor is a tax-exempt organization § 101(8) as "incintred by an under Title 26 of the United States individual primarily for a Code (the Internal Revenue Code). personal, family, or household purpose Filing Fee (Check one box) Chapter 11 Debtors beck one box: Full Filing Fee attached. ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Most attach Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check if: п Debtor's aggregate noncontingent houidated debts (excluding debts owed to Filing Fee warver requested (applicable to chapter 7 individuals only). Must insiders or affiliates) are less than \$2,190,000. attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes: A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b) Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Ø Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no finds available for NORT distribution to unsecured creditors Estimated Number of Creditors n w THERN STATES B. 3 49 50-99 SEP 100-199 200-999 1,000-5.001-10 001-25,001-Cresto 50,001 S 5,000 10,000 25.000 50,000 100,000 100,000 BANKRUPTCY COU STEET OF ILLINOIS t Estimated Assets \$100,001 to (31 п 1 \$50,001 to SO to \$500,001 \$1,000,001 \$10,000,001 世 \$50,000,001 \$100,000,001 \$500,000,001 More \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 \$1 billion to \$100 to \$500 to \$1 billion milhor million milhon million million m Estimated Liabilities COUR ◻ \$50,001 to Sil to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than I \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100

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Voluntary Petiti (This page must :	Voluntary Petition (This page must be completed and filed in every case.) DOCUMENT Representation Saunders, Mary J				
	All Prior B:	ankruptcy (ases Filed Within Last 8 Y	ears (If more than two, attach additional she	et.)
Location Where Filed:				Case Number:	Date Filed:
Location Where Filed:				Case Number:	Date Filed:
Name of Debtor:	Pending Bankruptcy Case	Filed by at	ry Spouse, Partner, or Affil	iate of this Debtor (If more than one, attach	
				Case Number:	Date Filed:
District:				Relationship:	Judge:
10Q) with the Se	Exhibit And if debtor is required to file scurities and Exchange Commenter and is recommended and is recommended.	periodic rep	ant to Section 13 or 15(d)	Exhibit (To be completed if debt whose debts are primarily. I, the attorney for the petitioner named in have informed the petitioner that [he or sh. 12, or 13 of title 11, United States Co. available under each such chapter. I furthe debtor the notice required by 11 U.S.C. § 3	or is an individual v consumer debts.) the foregoing petition, declare that I lel may proceed under chapter 7, 11, de, and have explained the relief or certify that I have delivered to the
Exhibit A	is attached and made a part of	this petition		x	
	•			Signature of Attorney for Debtor(s)	(Date)
			Exhibit	c	
Does the debtor o	wn or have possession of any	property tha	t poses or is alleged to nose:	s threat of imminent and identifiable harm to	millio harlth or maken?
	xhibit C is attached and made			THE RESERVE OF THE PROPERTY OF THE PROPERTY OF	poone nearth of safety?
	Andore C is attached and histor	a pan or ma	s peution.		
No.					
(To be comple	eted by every individual	debtor. If	Exhibit a joint petition is filed	D, each spouse must complete and att	ach a separate Exhibit D.)
Exhibi	it D completed and signe	ed by the o	lebtor is attached and r	nade a part of this petition.	
If this is a join	t petition:				
Exhibi	t D also completed and	signed by	the joint debtor is attac	thed and made a part of this petition.	
ū	Debtor has been domiciled o	r has had a r	Information Regarding the (Check any applications, principal place of blonger part of such 180 day	able box.) business, or principal assets in this District fo	or 180 days immediately
	There is a bankruptcy case co	oncerning de	btor's affiliate, general partn	er, or partnership pending in this District.	
O	has no principal place of bus	iness or asse	ts in the United States but is	of business or principal assets in the United a defendant in an action or proceeding [in a he relief sought in this District.	States in this District, or federal or state court] in
	Се	rtification b	y a Debtor Who Resides as (Check all applicat	a Tenant of Residential Property le boxes.)	
	Landlord has a judgment a	gainst the d	ebtor for possession of debto	r's residence. (If box checked, complete the	following.)
				(Name of landlord that obtained judgment)	
				(Address of landlord)	
	Debtor claims that under a entire monetary default the	pplicable no it gave rise t	nbankruptcy law, there are co the judgment for possession	ircumstances under which the debtor would b u, after the judgment for possession was enter	e permitted to cure the red, and
	Debtor has included with the filing of the petition.	his petition t	he deposit with the court of a	any rent that would become due during the 30	-day period after the
	Debtor certifies that he/she	has served	he Landlord with this certifi	cation. (11 U.S.C. § 362(I)).	

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_	(Official Form) 1 (1/08) DOCUMENT	
	nuurary resumm his paga must be completed and filed in every case.)	Name of Debtor(s) Saunders, Mary J.
		uateres
	Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
Entropy (If the chartest of th	eclare under penalty of perjury that the information provided in this petition is true of correct. petitioner is an individual whose debts are primarily consumer debts and has seen to file under chapter 7. It am aware that I may proceed under chapter 7, 11, 12 13 of title 11, United States Code, understand the relief available under each such apter, and choose to proceed under chapter 7. no attorney represents me and no bankruptcy petition preparer signs the petition. I we obtained and read the notice required by 11 U.S.C. § 342(b). equest relief in accordance with the chapter of title 11, United States Code, crifted in this petition. Signature of Debtor Signature of Joint Debtor Telephone Newbor 650-981-4920	and correct, that I am the foreign representative of a debtor in a foreign proceeding and that I am authorized to file this petition.
	Telephone Number (if not represented by attorney) 9-10-2009 Date	Date
	Signature of Attorney	Signature of Non-Attorney Bankruptcy Petition Preparer
х	Signature of Attorney for Debtor(s) Printed Name of Attorney for Debtor(s) Firm Name Address	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(b), and 342(b); and, (3) if rules or guidelines have been promalgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
	Telephone Number	Printed Name and title, if any, of Bankruptcy Petition Preparer
cer	Date a case in which § 707(b)(4)(D) applies, this signature also constitutes a diffication that the attorney has no knowledge after an inquiry that the information he schedules is incorrect. Signature of Debtor (Corporation/Partnership)	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address
	offerent or review (conferential states such)	
	clare under penalty of perjury that the information provided in this petition is true correct, and that I have been authorized to file this petition on behalf of the tor.	X
Coc	debtor requests the relief in accordance with the chapter of title 11, United States le, specified in this petition.	Date Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.
х	Signature of Authorized Individual Printed Name of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.
	Title of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming
	Date	to the appropriate official form for each person.
		A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B 1D (Official Form 1, Exhibit D) (12/08)

UNITED STATES BANKRUPTCY COURT

$\mathcal{N}_{\mathcal{O}}$. Dist	rict of ILLINOIS
In re_Saunders, Mary J	Case No.
Debtor	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 20 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- ☐ 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

1D (Official Form 1, Exh. D) (12/08) – Cont. Page	e 2
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the ollowing exigent circumstances merit a temporary waiver of the credit counseling requirement o I can file my bankruptcy case now. [Summarize exigent circumstances here.]	_
If your certification is satisfactory to the court, you must still obtain the credit ounseling briefing within the first 30 days after you file your bankruptcy petition and romptly file a certificate from the agency that provided the counseling, together with a	_
opy of any debt management plan developed through the agency. Failure to fulfill these equirements may result in dismissal of your case. Any extension of the 30-day deadline an be granted only for cause and is limited to a maximum of 15 days. Your case may also e dismissed if the court is not satisfied with your reasons for filing your bankruptcy case ithout first receiving a credit counseling briefing.	•
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the opticable statement.] [Must be accompanied by a motion for determination by the court.]	
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); ☐ Active military duty in a military combat zone.	

I certify under penalty of perjury that the information provided above is true and correct.

\$\Pi\$ 5. The United States trustee or bankruptcy administrator has determined that the credit

Signature of Debtor:

counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

Date: 9/10/2009

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B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court

		Northern	District Of ILLINOIS	
In re Saunders, Mary J	 '	Case No.	_	
		Debtor	Chapter 7	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, L and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property		1	\$ 160000		
B - Personal Property		3	s 10305		
C - Property Claimed as Exempt		1			
D - Creditors Holding Secured Claims		1		s 172298	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)		2		s	
F - Creditors Holding Unsecured Nonpriority Claims		4		\$ 59538	
G - Executory Contracts and Unexpired Leases		1			
H - Codebtors		1			
I - Current Income of Individual Debtor(s)		1			\$ 2919
J - Current Expenditures of Individual Debtors(s)		1			s 2954
то)TAL		s 170305	\$ 231836	

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Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court

_ District Of	
Case No.	

In re	Saunders, Mary J	Case No.
	Debtor	
		Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount	
Domestic Support Obligations (from Schedule E)	s	0
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	s	0
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	S	0
Student Loan Obligations (from Schedule F)	s	0
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	s	0
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$	0
TOTAL	s	0

State the following:

Average Income (from Schedule I, Line 16)	s	2919
Average Expenses (from Schedule J, Line 18)	s	2954
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	s	4390

State the following:

tate the tonounig.				
1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column			s	150
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	s	0		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column			\$	0
4. Total from Schedule F			\$	59538
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)			\$	59688

Case 09-34055 DOC 1 B6A (Official Form 6A) (12/07)	 Page 8 of 38	Desc Main	

In re Saunders, Mary J	Case No.
Debtor	(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSSAND, WITE, XOBIT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Family Residence Loc: Debtor's Residence	Fee Simple		160000	171648
	To	al⊁	160000	

(Report also on Summary of Schedules.)

In re	Saunders, Mary J	Case No.
	Debtor	(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	· · · · · · · · · · · · · · · · · · ·	I		
TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSHARD, WIDE, XXIRT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	X			
2. Checking, savings or other finan- cial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home- stead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account - Usbank 401(k) Retirement Plan - Vanguard Investments		100 8155
Security deposits with public util- ities, telephone companies, land- lords, and others.	X			
Household goods and furnishings, including audio, video, and computer equipment.		Household Goods - Debtor's Residence		1300
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Household Clothing - Debtor's Residenct		250
7. Furs and jewelry.	X			
Firestms and sports, photographic, and other hobby equipment.	X			
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Ansmittes. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State turino plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	х			

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In re	Saunders, Mary J	 Case No.	
	Debtor	 (If known)	-

SCHEDULE B - PERSONAL PROPERTY

				
TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HASHARD, WERE, XOUTI, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Х			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	x			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	х			
16. Accounts receivable.	x			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	х			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	Х			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	Х			
	<u> </u>			······

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In re Saunders, Mary J

Debtor

Case No. (If known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY 22. Patents, copyrights, and other intellectual property. Give particulars. 23. Licenses, franchises, and other general	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	NASHAND, WIPE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
intellectual property. Give particulars. 23. Licenses, franchises, and other general	X			
intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2002 Ford Taurus - Debtor's Residence		500
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	x			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animels.	x			
32. Crops - growing or harvested. Give particulars.	x			
33. Farming equipment and implements.	x			
34. Farm supplies, chemicals, and feed.	x			
35. Other personal property of any kind not already listed. Itemize.	x			
		0 continuation sheets attached Total	L	\$ 10305

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In re Saunders, Mary J	Case No.
Debtor	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3) ☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Family Residence	735-5/12-901; 735-5/12-906;	160000	160000
2002 Ford Taurns	735-5/12-1001(c);	500	500
Checking Account	735-5/12-1001(b);	100	100
Household Goods	735-5/12-1001(a)(b);	1300	1300
401(k) Retirement Plan	40-5/12-1006;	8155	8155.26
Household Clothing	735-5/12-1 00 1(a)(b);	250	250
i			

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B6D (Official Form 6D) (12/07)

In re Saunders, Mary J	Case No.
Debtor	(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 0030798524			Nov 2005				138188	0
American Home Mortgage			Home Mortgage				20020	ľ
Po Box 660029 Dallas TX 75266-0029			Family Residence					
			VALUE \$ 160000					
ACCOUNT NO. 3412287			2004				650	150
Carmax Auto Finance			Car Loan					
Po Box 440609 Kennesaw GA 30160-9511			2002 Ford Taurus					
	•		VALUE \$ 500					
ACCOUNT NO. 07706629446			Nov 2005				33460	0
Citimortgage			Home Mortgage				55700	
Po Box 183040 Columbus OH 43218-3040		:	Family Residence					
			VALUE \$ 160000		ļ			
continuation sheets attached			Subtotal ► (Total of this page)				\$ 172298	\$ 150
			Total ► (Use only on last page)			ľ	\$ 172298	\$ 150
							(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain

Liabilities and Related

Data.)

Debto	r			(if known)	
In re Saunders, Mary J			Case No.		
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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filling of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data...

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY CREDITOR'S NAME. DATE CLAIM WAS AMOUNT OF UNLIQUIDATED MAILING ADDRESS CODEBTOR CONTINGENT INCURRED AND CLAIM DISPUTED INCLUDING ZIP CODE, CONSIDERATION FOR AND ACCOUNT NUMBER CLAIM. (See instructions above.) IF CLAIM IS SUBJECT TO SETOFF, SO STATE. ACCOUNT NO. 6035320281481570 Apr 2008 3635 Academy Collection Service Collection 10965 Decatur Road Philadelphia PA 19154-3210 ACCOUNT NO. A52594579 2000-2008 3885 Allied Interstate Collection 3000 Corporate Exchange Dr 5th Floor Columbus OH 43231 ACCOUNT NO. A50599196 2000-2008 2134 Allied Interstate Collection 3000 Corporate Exchange Dr 5th Floor Columbus OH 43231 ACCOUNT NO. 411715235463722 Jun 2007 12463 Personal Loan Beneficial Finance Po Box 3425 Buffalo NY 14240-9733 \$ 22117 Subtotal> continuation sheets attached Total> (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

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Debtor	 (if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 13547275			Jun 2007-nov 2008				1026
Calvary Portfolio Services 7 Skyline Dr Hawthorne NY 10532			Collection				
ACCOUNT NO. 5291151807959901			2000-2008				2914
Capital One Bank Po Box 30285 Salt Lake City UT 84130-0285		:	Credit Card				
ACCOUNT NO. 5178052101725477			2000-2008				4209
Capital One Bank Po Box 30285 Salt Lake City UT 84130-0285			Credit Card	:			
ACCOUNT NO. 5178052366365498			2000-2008				2575
Capital One Bank Po Box 30285 Salt Lake City UT 84130-0285		:	Credit Card				
ACCOUNT NO. 4104140006323985			2000-2008				3563
Chase Bank Usa Po Box 15548 Wilmington DE 19886-5548			Credit Card				
Sheet no. 2 of 4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					×lat×	\$ 14287	
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)					\$		

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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4227651027235398			2000-2008				780
Chase Bank Usa Po Box 15298 Wilmington DE 19850-5298			Credit Card				
ACCOUNT NO. 6035320281481570			April 2008				3635
Citicorp Credit Services Po Box 653095 Dallas TX 75265			Credit Card				
ACCOUNT NO. 010162811			2000-2008				4209
Client Services 3451 Harry Truman Blvd St Charles MO 63301-3236			Collection				
ACCOUNT NO. 13531162 Bb3			2000-2008				780
Creditors Interchange 80 Holtz Dr Buffalo NY 14225			Collection				
ACCOUNT NO. 5291151807959901 Global Credit & Collection Cor Po Box 101928 Dept 2417 Birmingham AL 35210			2000-2008 Collection	:			2677
Sheet no. 3 of 4 continuation sheets attact to Schedule of Creditors Holding Unsecured Noopriority Claims	hed l				Subte	×al≯	\$ 12081
Total> (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)					\$		

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In re Saunders, Mary J	Case No.
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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5407915026754066			Jun 2007-nov 2008				1026
Hsbc Card Services Po Box 80084 Salinas CA 93912-0084			Credit Card				
ACCOUNT NO. 54373159-350-510-b			2007				975
Lc. System, Inc 444 Highway 96 East Po Box 64887 St Paul MN 55164-0087			Collection				
ACCOUNT NO. 9385			2000-2008				3563
Integrity Financial Partners 4370 W 109th St Suite 100 Overland Park KS 66211			Collection				
ACCOUNT NO. 453881138			2000-2008				2914
Nelson, Watson & Associates 80 Merrimack St Lower Level Haverhill MA 01830			Collection		:		
ACCOUNT NO. 5178052366365498			2000-2008				2575
Portfolio Recovery Associates Po Box 12914 Norfolk VA 23541			Collection				2010
Sheet no. 4 of 4 continuation sheets attact to Schedule of Creditors Holding Unsecured Nonpriority Claims	hed l				Subt	πal≯	\$ 11053
		(Report al	(Use only on last page of the co iso on Summary of Schedules and, if applic Summary of Certain Liabilit	able on	i Schedu the Stati	stical	\$ 59538

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SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Case No._

(if known)

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

In re Saunders, Mary J

Debtor

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

Debtor		•	(if known)
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SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	CODEBTOR NAME AND ADDRESS OF CREDITOR	

Desc Main

In re Saunders, Mary J

Debtor

Case No.		
	(if known)	

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE					
Status: Single	RELATIONSHIP(S):1 granchild, 2 children			AGE(S): 4mo, 20, 2		
Employment:	DEBTOR			SPOUSE		
Occupation Xray	l'echnologist					
Name of Employer	Boone Hospital Center					
now long employed	18 years					
Address of Employe	r					
1600 E Broadway,	Columbia, Mo 65201					
NCOME: (Estimate o	f average or projected monthly income at time	DEBTOR		SPOUSE		
case fil	ed)					
Monthly orose ware	s, salary, and commissions	\$	4390	\$		
(Prorate if not pai	d monthly)	s	0	\$		
Estimate monthly o	vertime			*		
SUBTOTAL		s	4390			
LESS PAYROLL D	EDI CTIONE	3	4390	<u> </u>		
a. Payroll taxes and		s	1036	\$		
b. Insurance		s	84	\$		
c. Union dues	1041	<u>s</u>	0	5		
a. Other (Specify):	401k	2	351	s		
SUBTOTAL OF PA	YROLL DEDUCTIONS	\$	1471	s		
TOTAL NET MON	THLY TAKE HOME PAY	\$	2919	\$		
Regular income from	n operation of business or profession or farm	\$	0	•		
(Attach detailed st		\$		· ·		
Income from real pro Interest and dividence				\$		
	nce or support payments payable to the debtor for	<u>s</u>		\$		
the debtor's use	or that of dependents listed above	\$	0	\$		
Social security or g	overnment assistance					
Pension or retireme	nt income	s	0	\$		
. Other monthly inco	me	\$	0	\$		
(Specify):		s	0	s		
SUBTOTAL OF LI	NES 7 THROUGH 13	s	0	\$		
AVERAGE MONT	HLY INCOME (Add amounts on lines 6 and 14)	\$ <u> </u>	919	\$		
COMBINED AVE	RAGE MONTHLY INCOME: (Combine column		\$2 <u>919</u>			
uls from line 15)	,	(Report also or on Statistical S	Summary o	of Schedules and, if applicable. f Certain Liabilities and Related Data)		
Describe any increa	se or decrease in income reasonably anticipated to			, ,		
	-			e g 200 00000000000000000000000000		

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	Case Ivo.
Debtor	(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from mecone allowed on Form22A or 22C. Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse." 1. Rent or home mortgage payment (include lot rented for mobile home) 1350 Yes No a. Are real estate taxes included? b. Is property insurance included? 2. Utilities: a. Electricity and heating fuel 100 b. Water and sewer c. Telephone 210 d. Other cable 30 3. Home maintenance (repairs and upkeep) 20 4. Food 300 5. Clothing 15 6. Laundry and dry cleaning 0 7. Medical and dental expenses 0 8. Transportation (not including car payments) 325 9. Recreation, chibs and entertainment, newspapers, magazines, etc. 0 10.Charitable contributions 0 11 Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life 0 c. Health 0 d. Auto 64 e. Other 0 12. Taxes (not deducted from wages or included in home mortgage payments) 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto 216 b. Other ___ 0 c. Other 14. Alimony, maintenance, and support paid to others 0 15. Payments for support of additional dependents not living at your home 0 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 0 17. Other EduForEmplyment, Homeowners Assoc. Fe 270 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, 2954 if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I 2919 b. Average monthly expenses from Line 18 above 2954

-35

c. Monthly net income (a. minus b.)

B7 (Official Form 7) (12/07)

UNITED STATES BANKRUPTCY COURT

Northern	DISTRICT OF ILLINOIS	
fit re: Saunders, Mary J	, Case No.	
Debtor	(if known)	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUN	Γ	SOURCE
Yr 2009	32835	Employment
Yr 2008	50024	Employment
Yr 2007	52278	Employment

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

0

0

3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF

DATES OF PAYMENTS

AMOUNT PAID

AMOUNT STILL OWING 2

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filling under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/ TRANSFERS AMOUNT PAID OR VALUE OF

AMOUNT STILL OWING

TRANSFERS

Z

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATE OF AND RELATIONSHIP TO DEBTOR

PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE DATE OF ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT 4

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION
OF COURT
CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE Of PROPERTY

7. Gifts



List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

8. Losses



List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or stace the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

Non

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

5

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE. RELATIONSHIP TO DEBTOR

DESCRIBE PROPERTY TRANSFERRED AND

DATE

VALUE RECEIVED

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S

INTEREST IN PROPERTY

11. Closed financial accounts



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

7 w

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filling under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS

DESCRIPTION OF

DATE OF TRANSFER OR SURRENDER,

TO BOX OR DEPOSITORY CONTEN

CONTENTS IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

6

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS NAME AND ADDRESS
OF GOVERNMENTAL UNIT

DATE OF NOTICE

ENVIRONMENTAL

7

LAW

Noor

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME

NAME AND ADDRESS

DATE OF

ENVIRONMENTAL.

AND ADDRESS

OF GOVERNMENTAL UNIT

NOTICE

LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in

which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS

OF SOCIAL-SECURITY

BEGINNING AND

8

NAME

OR OTHER INDIVIDUAL TAXPAYER-LD. NO.

ADDRESS NATURE OF BUSINESS

ENDING DATES

(ITIN)/ COMPLETE EIN

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED



b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

9

None	c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, expl					
	NAME		ADDRESS			
None Z	d. List all financial institutions, crec financial statement was issued by the	litors and other parties, including merca e debtor within two years immediately	ntile and trade agencies, to whom a preceding the commencement of this commencement of this commencement of the commencement o			
	NAME AND ADDRESS		DATE ISSUED			
	20. Inventories					
<u> </u>	 a. List the dates of the last two invertaking of each inventory, and the dol 	ntories taken of your property, the name lar amount and basis of each inventory.	of the person who supervised the			
	DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)			
]	b. List the name and address of the p in a., above.	erson having possession of the records	of each of the inventories reported			
	DATE OF INVENTORY		NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS			
	21. Current Partners, Officer	s, Directors and Shareholders				
ĵ	 a. If the debtor is a partnership, l partnership. 	ist the nature and percentage of partner	ship interest of each member of the			
	NAME AND ADDRESS	NATURE OF INTEREST P	ERCENTAGE OF INTEREST			

TITLE

NAME AND ADDRESS

NATURE AND PERCENTAGE

OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None

b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS

IIII F

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation



If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonnses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.



If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER-IDENTIFICATION NUMBER (EIN)

25. Pension Funds.



If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER-IDENTIFICATION NUMBER (EIN)

* * * * * *

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[If completed by an individual or individual and spouse] I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct. of Debtor Date Signature of Joint Debtor (if any) [If completed on behalf of a partnership or corporation] I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief. Date Signature Print Name and Title [An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.] continuation sheets attached Panalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571 DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy peninon preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social-Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social-security number of the officer, principal, responsible person, or partner who signs this document. Address Signature of Bankruptcy Petition Preparer Date Names and Social-Security mumbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

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B 8 (Official Form 8) (12/08)

UNITED STATES BANKRUPTCY COURT

Northern District of ILLINOIS

In re Saunders, Mary J	Case No
Debtor	Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

Property No. 1		
Creditor's Name:	Describe Property Securing Debt:	
Citimortgage	Family Residence	
Property will be (check one):		
Surrendered Retained		
If retaining the property, I intend to (check at least one):		
Redeem the property Reaffirm the debt		
Other. Explain (for example, avoid lien		
using 11 U.S.C. § 522(f)).		
Decements in (1) I v		
Property is (check one): Claimed as exempt	Not claimed as exempt	
Decreety No. 2 ds		
Property No. 2 (if necessary)		
Creditor's Name:	Describe Property Securing Debt:	
American Home Mortgage Servici	Family Residence	
Property will be (check one):		
Surrendered Retained		
☐ Surrendered ☐ Retained		
If retaining the property, I intend to (check at least one):		
If retaining the property, I intend to (check at least one): Redeem the property		
If retaining the property, I intend to (check at least one): Redeem the property Reaffirm the debt		
If retaining the property, I intend to (check at least one): Redeem the property	(for example, avoid lien	
If retaining the property, I intend to (check at least one): Redeem the property Reaffirm the debt Other. Explain	(for example, avoid lien	
If retaining the property, I intend to (check at least one): Redeem the property Reaffirm the debt Other. Explain	(for example, avoid lien Not claimed as exempt	

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B 8 (Official Form 8) (12/08)

PART B – Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):
Property No. 2 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):
Property No. 3 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):
continuation sheets atta	ochod (C)	
declare under penalty of	perjury that the above indicates my in personal property subject to an unexpi	tention as to any property of my ired lease.
	Signature of Joint Debtor	

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CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

(Continuation Sheet)

PART A - Continuation

Property No.	
Creditor's Name:	Describe Property Securing Debt:
Carmax Auto Finance	2002 Ford Taurus
Property will be (check one):	
☐ Surrendered	
If retaining the property, I intend to (check at least one):	
Redeem the property Reaffirm the debt	
Other. Explain	(for example, avoid lien
using 11 U.S.C. § 522(f)).	(10) Champie, avoid near
Property is (check one):	
✓ Claimed as exempt	Not claimed as exempt
Property No.	
Creditor's Name:	Describe Property Securing Debt:
	The state of the s
Property will be (check one):	
Surrendered	
If rateining the property Lintend to (1.3)	
If retaining the property, I intend to (check at least one): TRedeem the property	
Reaffirm the debt	
Using 11 U.S.C. § 522(f)).	(for example, avoid lien
Property is (check one):	
Claimed as exempt	Not claimed as exempt

Academy Collection Service 10965 Decatur Road Philadelphia PA 19154-3210

Allied Interstate 3000 Corporate Exchange Dr 5th Floor Columbus OH 43231

Allied Interstate 3000 Corporate Exchange Dr 5th Floor Columbus OH 43231

American Home Mortgage Servici Po Box 660029 Dallas TX 75266-0029

Beneficial Finance Po Box 3425 Buffalo NY 14240-9733

Calvary Portfolio Services 7 Skyline Dr Hawthorne NY 10532

Capital One Bank Po Box 30285 Salt Lake City UT 84130-0285

Capital One Bank Po Box 30285 Salt Lake City UT 84130-0285 Capital One Bank Po Box 30285 Salt Lake City UT 84130-0285

Carmax Auto Finance Po Box 440609 Kennesaw GA 30160-9511

Chase Bank Usa Po Box 15548 Wilmington DE 19886-5548

Chase Bank Usa Po Box 15298 Wilmington DE 19850-5298

Citicorp Credit Services Po Box 653095 Dallas TX 75265

Citimortgage Po Box 183040 Columbus OH 43218-3040

Client Services 3451 Harry Truman Blvd St Charles MO 63301-3236

Creditors Interchange 80 Holtz Dr Buffalo NY 14225 Global Credit & Collection Cor Po Box 101928 Dept 2417 Birmingham AL 35210

Hsbc Card Services Po Box 80084 Salinas CA 93912-0084

I.c. System, Inc 444 Highway 96 East Po Box 64887 St Paul MN 55164-0087

Integrity Financial Partners 4370 W 109th St Suite 100 Overland Park KS 66211

Nelson, Watson & Associates 80 Merrimack St Lower Level Haverhill MA 01830

Portfolio Recovery Associates Po Box 12914 Norfolk VA 23541